

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Cynthia Marie Youngstead**  
*Debtor(s)*

Seterus, Inc., as the authorized sub-servicer for  
FNMA

*Movant,*

v.

Cynthia Marie Youngstead  
Ronda J. Winnecour, Esq., Trustee  
*Respondent.*

Case No. 14-21964-CMB  
Chapter: 13

Related to Claim No. 13

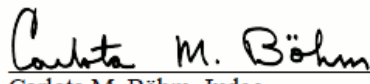
**ORDER**

**AND NOW**, this **22nd day of February, 2017**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by ***Seterus, Inc., as the authorized sub-servicer for FNMA*** at Claim No. 13 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that ***on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change*** was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER***, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Cynthia Marie Youngstead  
Debtor

Case No. 14-21964-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 237

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Feb 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2017.

db +Cynthia Marie Youngstead, 241 Lehigh Avenue, Pittsburgh, PA 15232-1725  
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.  
jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Jeremy J. Kobeski on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
Mario J. Hanyon on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Debtor Cynthia Marie Youngstead ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com/srk@sjwpgh.com

TOTAL: 10